

**Information to identify the case:**

Debtor 1	Altagracia D Matos		Social Security number or ITIN xxx-xx-1226
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 20-19404-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Altagracia D Matos

12/31/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Altagracia D Matos  
Debtor(s)

Case No. 20-19404-VFP  
Chapter 7

District/off: 0312-2  
Date Rcvd: Dec 31, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2021:**

Recip ID	Recipient Name and Address
db	+ Altagracia D Matos, 46 Elliott St FL 1, Newark, NJ 07104-3420
518921045	+ Essex County Special Civil Part, 465 Dr. Martin Luther King Jr., Newark, NJ 07102-1735
518921046	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
518921047	+ Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
518921051	+ Lyons, Doughty, & Veldhuis, P.C., 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-2239
518921053	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
518951683	New Residential Mortgage LLC, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518958069	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518921055	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Dec 31 2020 20:27:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 31 2020 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 31 2020 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 01 2021 01:23:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518921038	EDI: CAPITALONE.COM	Jan 01 2021 01:23:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518921039	EDI: CAPITALONE.COM	Jan 01 2021 01:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518929289	+ EDI: AIS.COM	Jan 01 2021 01:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518921041	+ EDI: CCS.COM	Jan 01 2021 01:23:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518921042	+ EDI: DISCOVER.COM	Jan 01 2021 01:23:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518921044	+ EDI: DCI.COM	Jan 01 2021 01:23:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596

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518921049	EDI: IRS.COM	Jan 01 2021 01:23:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
518921040	EDI: JPMORGANCHASE	Jan 01 2021 01:23:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
518921052	+ EDI: MID8.COM	Jan 01 2021 01:23:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518972619	EDI: PRA.COM	Jan 01 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
518968596	EDI: PRA.COM	Jan 01 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk VA 23541
518921054	+ EDI: PRA.COM	Jan 01 2021 01:23:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518928251	EDI: NEXTEL.COM	Jan 01 2021 01:23:00	Sprint Corp, PO BOX 7949, OVERLAND PARK, KS 66207-0949
518923036	+ EDI: RMSC.COM	Jan 01 2021 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518930024	Email/Text: jennifer.chacon@spservicing.com	Dec 31 2020 20:29:00	U.S. Bank Trust National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518921050	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
518921048	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518921043	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Andrew M. Lubin

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM11  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Charles M. Forman

cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com  
bkgroup@kmllawgroup.com

Shauna M Deluca

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Altagracia D Matos rudikhlawgroup@gmail.com  
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 6